

Fact Sheet



Cancer Care CompassSM

Better cancer outcomes often start with early detection, treatment and supportive care. This optional, industry-first rider package includes a unique combination of cancer care benefits and services empowering you to be proactive about your health and to help you live a longer and healthier life.*

Rider basics

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| Product availability | Symetra's indexed universal life (IUL) insurance products |
| Issue ages | 20 to 80 years old |
| Election | Cancer Care Compass must be elected at application. |
| Minimum policy size | \$100,000 |
| Additional underwriting | Additional underwriting questions will be asked to determine if the insured qualifies for coverage under Cancer Care Compass. |
| Benefit waiting period | 30 days after issue (state variations may apply) |

*Cancer Care Compass is a rider package comprised of the Cancer Insurance and Value Added Services riders.

Included benefits and services

Multi-cancer early detection test

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| Galleri[®] Test by GRAIL | The Galleri [®] multi-cancer early detection test—developed by GRAIL—can detect a cancer signal across more than 50 types of cancer, including many that are not commonly screened for today. The test is available one time to the insured, beginning at age 50 and up to age 89, after the benefit waiting period. ¹ |
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Health advocacy and support services

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| Health AdvocateSM | Health Advocate is a team of healthcare professionals working together to help people reach their health and well-being goals. The service provides a wide range of health advocacy and medical support services driven by each individual's unique needs, including a wellness coach, 24/7 nurse hotline and medical bill negotiator. It's available to policyowners and their eligible family members after the benefit waiting period. ² |
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| Not a bank or credit union deposit, obligation or guarantee | May lose value |
| Not FDIC or NCUA/NCUSIF insured | Not insured by any federal government agency |

[Continued >](#)

Included benefits and services

Nutrition intervention, guidance and support

Savor Health® Savor Health provides on-demand access to personalized, evidence-based nutrition interventions that can help prevent and manage chronic conditions, including cancer. Services include customized recipes and menu plans, symptom management guidance, and 24/7 nutrition support through the convenience of text messaging with Ina®, a virtual dietitian-on-demand. This service is also available to policyowners and their eligible family members after the benefit waiting period.²

Cash benefit

Cancer payout A cash benefit will be paid in a lump sum to the policyowner if the insured is diagnosed with a qualifying cancer after the benefit waiting period. The benefit can be used to help pay for cancer treatment procedures and services, but there are no restrictions on how the money is used.

Maximum payout options

At application, you'll choose from one of three maximum cash benefit amounts:

- \$50,000
- \$100,000
- \$200,000

The amount chosen cannot exceed 20% of the base policy death benefit. For policies with a death benefit less than \$250,000, the \$50,000 benefit amount is available.

How the payout works

To receive the cash benefit, the cancer claim must be submitted to Symetra with a board-certified physician's statement and proof of the insured's covered cancer diagnosis. The payout will be determined by the insured's cancer diagnosis. Cancer benefit amounts are broken into two categories:

- **Category One cancers:** 100% payment of the maximum benefit elected
- **Category Two cancers:** 50% payment of the maximum benefit elected

If a Category One cancer claim is payable first, the maximum benefit amount will be paid, the rider will terminate, and rider charges will stop.

If a Category Two cancer claim is payable first, 50% of the maximum benefit amount will be paid, and the remaining 50% will be available for a subsequent Category One cancer claim.

Only one claim may be approved for each of the above categories.

Access to the value-added services will continue to be available at no additional cost for two years after the payment of the maximum benefit amount at no additional cost.

Cancer category definitions³

Category One: Limited to malignant tumors characterized by the uncontrolled growth and spread of malignant cells and invasion of neighboring tissue that is supported by histological evidence of malignancy.

Category Two: Limited to cancers where tumor cells have not spread to neighboring tissue.

For more information, refer to the Cancer Care Compass Guide.

Important note: If you're a resident of Arizona, please [click here](#) for exclusions and limitations for the Cancer Insurance Rider.

Additional rider details

Maturity At the insured's age 90.

Charges There is an additional cost for Cancer Care Compass. A monthly rider expense charge and administrative charge will be deducted from the policy value while the policy is in-force. The rider charges will stop once the maximum benefit amount has been paid or the insured attains age 90, whichever occurs first.

Termination **Cancer Care Compass may not be terminated prior to the first policy anniversary.** It will terminate earlier if any of the following occur:

- The policyowner requests to cancel the base policy.
- The policyowner requests to cancel Cancer Care Compass after the first policy anniversary.
- The policy lapses.

Reinstatement Cancer Care Compass can be reinstated when the base policy is reinstated if it was attached at the time of the policy lapse. It cannot be reinstated without the base policy or if the policyowner requested its termination.

Conversions If the policy is converted to another Symetra product that offers Cancer Care Compass, it will also be converted to the new product. Otherwise, the policy being converted may elect Cancer Care Compass, but full underwriting will be required.

Life insurance is issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004-5135. Policies and riders may not be available in all U.S. states or any U.S. territory, and terms and conditions may vary by the state in which they are available.

Symetra's Cancer Care CompassSM is a rider package comprised of the Cancer Insurance Rider and the Value Added Services Rider and is available with Symetra's indexed universal life insurance policies.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits, and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, carefully examine the policy to which it is attached.

Certain benefits or riders may have tax implications. You should consult with your legal or tax professional prior to purchasing.

Life insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in-force. Please contact your insurance professional for complete details.

The Cancer Insurance Rider is offered at application for an additional cost and is usually issued under rider form number L-10351. The rider is only available for insureds issue ages 20-80, and if elected, additional underwriting will be required. It's possible that the insured is approved for the base policy but declined for the rider based on the rider underwriting results. The rider is not available on policies with ratings worse than Table 4, with annual flat extras exceeding \$5 per \$1,000, or with both flat extras and table rates. The maximum cash benefit amount is selected at application and cannot be increased once the rider is issued. If the Cancer Insurance Rider is declined, the Value Added Services Rider is not available.

If the insured is certified as having been diagnosed with a Category One or Two cancer after the benefit waiting period, the policyowner will be eligible to receive a lump sum cash benefit. The claim must be submitted to Symetra with a board-certified physician's statement and proof of the insured's qualifying cancer diagnosis as soon as reasonably possible. The initial benefit amount may be lower than the maximum benefit amount elected (Category One) if the first diagnosis is certified as a Category Two cancer. If the insured is subsequently diagnosed and certified with a Category One cancer, any remaining benefit will be paid out in a lump sum. When the total maximum benefit amount is paid, the rider will terminate and the monthly rider charges will stop. In no case will the total benefit amount be higher than the maximum benefit amount. The payout of the rider's benefit amount will have no effect on the policy's death benefit, accelerated death benefit for terminal or chronic illness rider benefits, policy value or loan value. For policies with a lapse protection benefit, the lapse protection value will be reduced by rider charges.

Monthly rider charges, when deducted from the policy value, are treated as withdrawals and are subject to the same income tax rules that apply to any other withdrawals. The purchase of this rider and/or receipt of a Cancer Benefit Amount payment may have other income tax consequences. Consult with your personal tax or legal professional before applying for this benefit.

Cancer Care Compass includes the Value Added Services Rider for an additional cost and is usually issued under form number L-10358. The value-added services are provided by third-party providers that are independent of Symetra Life Insurance Company. Registering to use or using these services is optional.

The Galleri[®] multi-cancer early detection screening test is administered by GRAIL, LLC, and is available one time to insured's ages 50-89 under the rider after the benefit waiting period. The test is available through an independent telemedicine healthcare provider. The test results are provided to the insured. Access to the rider's nutrition or health advocacy services are available after the benefit waiting period and will remain available to the policyowner and eligible family members through the insured's age 90 or at no additional cost for two years following the payment of the rider maximum benefit amount.

Products and services offered under the Value Added Services Rider are not insurance and are subject to change. For more information, please contact Symetra at www.symetra.com or by telephone at 1-800-796-3872. There are additional requirements associated with participation in the value-added services. Terms and conditions may vary and may not be available in all U.S. states or any U.S. territory. If any service is discontinued or if we elect to cease to offer a service, we may substitute a reasonably comparable service. If no reasonably comparable service is available, we may discontinue the specific service and cease charging for that service.

¹ Symetra offers access to the Galleri test to the insured beginning at age 50. The insured may qualify at an earlier age if they have certain risk factors. GRAIL does not recommend testing in individuals who are pregnant or undergoing active cancer treatment. You can check specific eligibility criteria on the Galleri patient portal for Symetra insureds before requesting the test.

² For information about family member eligibility for Health Advocate and Savor Health's Ina[®], contact Symetra Customer Service at 1-800-796-3872.

³ Refer to the Cancer Insurance Rider for additional information and restrictions and limitations. Exclusions may vary by state.



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